

(H) Sonia I. Marquez

(W)

(C#)

(2). Payment of Secured Claims: Secured creditors, whose claims are duly and timely filed, approved and allowed, will be paid as follows:

Name of Creditor	Amount Claimed	Principal Amt to Be Paid	Interest Rate	Monthly Payment	Term	Total Paid
Collateral	Value of Collat.					
City of Philadelphia Law Dept.	\$825.00	\$825.00	0%	Pro-Rata	1-60	\$825.00
761 E THAYER , PHILA, PA	\$59,000.00					
EverHome	\$5,000.00	\$5,000.00	0%	Pro-Rata	1-60	\$5,000.00
761 E THAYER ST, PHILA,PA	\$59,000.00					
Resurgent Capital Services LP	\$4,999.00	\$4,999.00	0%	Pro-Rata	1-60	\$4,999.00
761 e thayer st, philia, pa	\$59,000.00					

(3). Void Lien: The secured creditors listed below hold a non-purchase money, non-possessory security interest on Debtor(s) exempt property. Their lien will be voided pursuant to 11 U.S.C. § 522(f) and their claim treated as unsecured and paid pursuant to paragraph (e) below:

Name of Creditor	Collateral Description	Amount of Claim
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(d). Special Class: The following specially classified claims shall be paid as follows:

Name of Creditor	Claim Amount	Principal Amt. To Be Paid	Interest Rate	Monthly Payment	Term	Total Paid
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(e). Unsecured Claims: Unsecured claims will be paid pro rata by the TRUSTEE after payment of the aforementioned categories, to creditors who have duly and timely filed and proved their claim, with the same having been allowed by the Court, with such payments or dividends to be paid in lieu of the debt and in satisfaction of the debts of such creditors.

(f). No interest, penalty or additional charge shall be allowed on any account subsequent to the filing of the petition herein, except that interest shall be allowed on claims to fully secured creditors in accordance with 11 U.S.C. § 506(b).

4. DEBTOR(S) shall pay direct the following debts outside the Plan:

Name of Creditor	Collateral Description	Monthly Amount	Balance
Everhome Mortgage	761 E THAYER ST, PHILA,PA	\$307.17	\$38,657.47

5. The following secured claims are not dealt with in the DEBTOR(S)' plan, therefore, upon confirmation of the DEBTOR(S)' Chapter 13 Plan, the automatic stay provisions of 11 U.S.C. § 362 will be terminated and annulled with respect to each of the following claims:

Name of Creditor	Collateral Description	Claim	Value	Deficiency
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The automatic stay provisions of 11 U.S.C. Sec. 362 remain in effect as to DEBTOR(S).

The remaining portion of the debt (deficiency), if any, shall be treated as any other general unsecured claim under this plan.

6. All executory contracts of the DEBTOR(S) will be assumed unless specifically rejected herein. The following executory contracts and/or leases are ASSUMED or REJECTED as indicated below:

Name of Creditor	Contract is Assumed/Rejected
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7. Upon confirmation of this plan, title of the property of the estate shall vest in DEBTOR(S).

8. The Court may, from time to time, during the period of the plan, extend, increase or reduce the amount of any of the installments provided for by the plan, or extend or shorten the time for any such payments where it shall be made to appear, after such hearing, upon such notice as the Court may designate, that the circumstances of DEBTOR(S) so warrant or so require; provided, however, that nothing in this plan shall be construed to prevent the granting of a discharge of DEBTOR(S) as provided in 11 U.S.C. § 1328.

9. Post-Confirmation Cure or Waiver of Default:

Any default of the DEBTOR'S post-confirmation plan payments may only be WAIVED by compliance with the provisions of 11 U.S.C. § 1329. Any default of post-confirmation plan payments may only be CURED by permission of the Standing Chapter 13 Trustee and compliance with such conditions as the TRUSTEE may impose.

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10. Post-Petition Claims:

The DEBTOR(S) will not incur any post-petition consumer debt except after notice to creditors and approval by the Court or the Standing Chapter 13 Trustee. Post-petition claims will be allowed only as specified in 11 U.S.C. § 1305.

Additional Provisions of the Plan**11. Unsecured Priority Tax Claims Treatment in Plan**

The unsecured priority claims of all taxing authorities provided for under the plan shall be "Code 23 Creditors" and paid pro-rata in full by the Chapter 13 Trustee before disbursement to the mortgagors, or other secured creditors.

DATED on this the 8th day of February, 2011.

/s/ Sonia I. MarquezDebtor: **Sonia I. Marquez****Cibik and Cataldo, P.C.**/s/ Michael A. Cataldo, Esquire**Michael A. Cataldo, Esquire**

Bar Number:

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 Bar Number:

IN THE UNITED STATES BANKRUPTCY COURT
 EASTERN DISTRICT OF PENNSYLVANIA
 PHILADELPHIA DIVISION

IN RE: §
 (H) Sonia I. Marquez § CASE NO:
 xxx-xx-0155 §
 (W) §
 §
 §
 Debtor(s) §

FOR CLERK'S USE ONLY

CHAPTER 13 PLAN SUMMARY (EXHIBIT "A")

DATED: 9/5/2006

Petition was filed on _____.

H&W Monthly Take Home Pay: \$2,618.00 Expenses: \$2,354.17 Surplus: \$263.83

First payment due by: _____.

PLAN PAYMENT: Debtor(s) to pay \$256.00 per month for 60 months for a total of \$15,360.00.

ADMINISTRATIVE: Total debtor's attorney fees of \$3,500.00 with \$3,000.00 through the plan.

HOME MORTGAGE:

Regular mortgage payments on all liens to be "Direct" by Debtor beginning _____.

Arrearages are to be paid by the Trustee as follows:

Lien Holder	Total Arrearage	Through MM/DD/YY	Interest Rate	Payment Term	# of Payments	Periodic Payment Amount
City of Philadelphia Law Dept.	\$825.00	THRU PLAN	0%	1-60	60	Pro-Rata
EverHome	\$5,000.00		0%	1-60	60	Pro-Rata
Resurgent Capital Services LP	\$4,999.00	in full thru plan	0%	1-60	60	Pro-Rata

SECURED CREDITORS:

Name	Description of Collateral	Scheduled Amount	Value of Collateral	Annual Int. Rate	Term	Periodic Payment Amount
Everhome Mortgage	761 E THAYER ST, PHILA,PA	\$38,657.47	\$59,000.00	0%	N/A	\$307.17 (Direct)

EXECUTORY CONTRACTS AND UNEXPIRED LEASES:

Creditor Name	Description of Contract	Election	In Default
(None)			

PRIORITY CREDITORS:

Name	Amount Disputed	Scheduled Amount	Annual Int. Rate	Term	Periodic Payment Amount
Cibik and Cataldo, P.C.	\$0.00	\$3,000.00	0%		First Funds

SPECIAL CLASS UNSECURED CREDITORS:

Name	Basis for Classification	Scheduled Amount	Annual Int. Rate	Term	Periodic Payment Amount

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GENERAL UNSECURED CREDITORS: Pay approximately 0%.

Name	Disputed	Contingent	Note	Amount
Ecast Settlement Corporation	<input type="checkbox"/>	<input type="checkbox"/>		\$931.96
LVNV Funding	<input type="checkbox"/>	<input type="checkbox"/>		\$1,388.39
LVNV Funding	<input type="checkbox"/>	<input type="checkbox"/>		\$898.51
Max Flow Trust I	<input type="checkbox"/>	<input type="checkbox"/>		\$601.54
Max Recovery	<input type="checkbox"/>	<input type="checkbox"/>		\$1,606.85
Peco Energy	<input type="checkbox"/>	<input type="checkbox"/>		\$467.93
Peco Energy	<input type="checkbox"/>	<input type="checkbox"/>		\$1,700.00
PGW	<input type="checkbox"/>	<input type="checkbox"/>		\$437.94
PGW	<input type="checkbox"/>	<input type="checkbox"/>		\$355.62
RESURGENT CAPITAL	<input type="checkbox"/>	<input type="checkbox"/>		\$3,204.00

Total Unsecured Debt ---> **\$11,592.74****Additional Provisions of the Plan****11. Unsecured Priority Tax Claims Treatment in Plan**

The unsecured priority claims of all taxing authorities provided for under the plan shall be "Code 23 Creditors" and paid pro-rata in full by the Chapter 13 Trustee before disbursement to the mortgagors, or other secured creditors.

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that a copy of the foregoing CHAPTER 13 PLAN SUMMARY was served upon the following parties of interest:

William C. Miller, Esquire
Chapter 13 Trustee
P.O. Box 40119
Philadelphia, PA 19106-0119

and all parties and creditors listed on the attached matrix.

DATED: 2/8/2011

/s/ Michael A. Cataldo, Esquire
Michael A. Cataldo, Esquire